

06-18-04

3624/IFW



PATENT
020530CIP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Broadbent et al.
Serial No.: 09/804,943
Filed : March 13, 2001
Title : INTERFACE SYSTEM FOR A MORTGAGE LOAN ORIGINATOR
COMPLIANCE ENGINE

INFORMATION DISCLOSURE STATEMENT

Pittsburgh, Pennsylvania 15222
June 17, 2004

Commissioner for Patents
P.O. Box: 1450
Alexandria, VA 22313-1450

Dear Commissioner:

Applicant, in accordance with the duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advises the United States Patent and Trademark Office of the reference listed on the accompanying form PTO-1449 *Information Disclosure Statement by Applicant*. A copy of the reference cited therein is enclosed.

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I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450

A handwritten signature in black ink, appearing to read "James R. B. Carter", written over a horizontal line.

Applicant notes that although the cited reference may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement by Applicant* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Applicant hereby authorizes the United States Patent and Trademark Office to charge any necessary fees to deposit account No. 11-1110.

Respectfully submitted,


Robert V. Racunas, Jr.
Registration No. 43,027

Attorney for Applicants
Customer No. 26285

KIRKPATRICK & LOCKHART LLP
Henry W. Oliver Building
535 Smithfield Street
Pittsburgh, Pennsylvania 15222-2312
Telephone: (412) 355-6279
Facsimile: (412) 355-6501
E-mail: rracunas@kl.com



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

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| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) Sheet 1 of 1 | | | | Complete if Known | |
| | | | | Application Number | 09/804,943 |
| | | | | Filing Date | March 13, 2001 |
| | | | | First Named Inventor | Broadbent |
| | | | | Art Unit | |
| | | | | Examiner Name | |
| | | | | Attorney Docket Number | 020530CIP |

| U.S. PATENT DOCUMENTS | | | | | |
|-----------------------|--------------------------|--|--------------------------------|--|---|
| Examiner Initials* | Cite No. ¹ | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | | Number - Kind Code ² (if known) | | | |
| | | 5,995,947 | 11-30-1999 | Fraser et al. | |
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| FOREIGN PATENT DOCUMENTS | | | | | | |
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| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ⁶ |
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| OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS | | | |
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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